

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

STANLEY C HENDERSON  
DOROTHY E. HENDERSON  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-70697 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/06/2016 and confirmed on 12/9/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		87,563.98
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>87,563.98</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,529.00	
Trustee Fee	4,207.09	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,736.09</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE OF IGLO(	0.00	41,667.94	0.00	41,667.94
	Acct: 6408				
	US BANK TRUST NA - TRUSTEE OF IGLO(	20,518.57	20,518.57	0.00	20,518.57
	Acct: 6408				
					<b>62,186.51</b>

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STANLEY C HENDERSON	0.00	0.00	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,529.00	3,529.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	15,364.62	15,364.62	0.00	15,364.62
	Acct: 5101				
	US BANK TRUST NA - TRUSTEE OF IGLO(	0.00	0.00	0.00	0.00
	Acct: 6408				
	US BANK TRUST NA - TRUSTEE OF IGLO(	0.00	0.00	0.00	0.00
	Acct: 6408				
					<b>15,364.62</b>

Unsecured					
	CREDIT MANAGEMENT LP++	0.00	0.00	0.00	0.00
	Acct: 8013				
	SEVENTH AVENUE	0.00	0.00	0.00	0.00
	Acct: 284A				
	INTERNAL REVENUE SERVICE*	2,958.40	2,276.76	0.00	2,276.76
	Acct: 5101				
	LAUREN M MOYER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SN SERVICING CORP(*)	0.00	0.00	0.00	0.00

16-70697 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	MICHELLE R GHIDOTTI-GONSALVES ESQ	0.00	0.00	0.00	0.00
Acct:					
					<hr/> 2,276.76

TOTAL PAID TO CREDITORS

79,827.89

TOTAL CLAIMED

PRIORITY 15,364.62

SECURED 20,518.57

UNSECURED 2,958.40

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

STANLEY C HENDERSON  
DOROTHY E. HENDERSON  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-70697 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Stanley C. Henderson  
Dorothy E. Henderson  
Debtors

Case No. 16-70697-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Nov 24, 2021

User: jfur  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2021:**

Recip ID	Recipient Name and Address
db	+ Stanley C. Henderson, PO Box 255, Robinson, PA 15949-0255
jdb	Dorothy E. Henderson, 19 Washington Street, Robinson, PA 15949
cr	+ U.S. Bank Trust National Association as Trustee of, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Wilmington Savings Fund Society, FSB, not in its i, The Law Offices of Michelle Ghidotti, 1920 Old Tustin Avenue, Santa Ana, CA 92705-7811
15072651	Select Portfolio Servicing, Inc., as servicing agent for, DLJ Mortgage Capital, Inc., Attn: Remittance Processing, P.O. Box 65450 Salt Lake City, UT 84165-0450
15177287	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14912272	+ Wilmington Savings Fund Society, FSB, c/o Kondaur Capital Corporation, 333 South Anita Drive, Ste. 400, Orange, CA 92868-3314

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14301953	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Nov 24 2021 23:13:00	Bayview Loan Servicing, 4425 Ponce del Leon Boulevard, 5th Floor, Miami, FL 33146-1873
14374714	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Nov 24 2021 23:13:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
14301954	+ Email/Text: EBN@thecmigroup.com	Nov 24 2021 23:13:00	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
14301955	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 24 2021 23:13:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14301956	+ Email/Text: bankruptcy@sccompanies.com	Nov 24 2021 23:13:00	Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		DLJ Mortgage Capital, Inc.
cr		Select Portfolio Servicing as servicer for DLJ Mor
cr		US Bank Trust NA

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-7

User: jfur

Page 2 of 2

Date Rcvd: Nov 24, 2021

Form ID: pdf900

Total Noticed: 12

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Select Portfolio Servicing as servicer for DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor US Bank Trust NA bcaine@parkermccay.com BKcourtntices@parkermccay.com
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com
Kenneth P. Seitz	on behalf of Joint Debtor Dorothy E. Henderson thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Stanley C. Henderson thedebterasers@aol.com
Lauren Moyer	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10